

Exhibit H

FAX COVER SHEET (This page should be returned to us with your completed financial analysis form)
PLEASE INCLUDE THE ACCOUNT NUMBER ON EVERY PAGE OF YOUR RETURNED PACKAGE

To: Loss Mitigation	<i>Todd Silber</i>	Account Number(s) 8843
From:		or mail to: Loss Mitigation
Fax to: 1-866-709-4744		or mail to: Loss Mitigation
		233 Gibraltar Road Suite 600
		Horsham PA 19044

All of the following information must be completed and returned to determine eligibility:

- Financial Analysis Form (Enclosed)
- A copy of the most recently filed signed federal income tax return, including all schedules and forms, for each borrower
- A signed and dated copy of IRS Form 4506T-EZ (Request for Transcript of Tax Return) with all applicable fields completed for each borrower – (Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both the joint filers.) (Enclosed)
- Documentation to verify all of the income of each borrower. Please see the chart below for the type of documentation required for each type of income.
- Documentation to verify expenses for Homeowners or Condominium Association Dues for condominiums and Co Ops. Please see the chart below.

TYPE OF INCOME	DOCUMENTATION REQUIRED
For each borrower who is paid by an employer:	<input type="checkbox"/> Copy of the two most-recent pay stubs from your employer <i>including year-to-date information</i> . Pay stubs or other documentation that shows year-to-date income must be submitted. Pay stubs cannot be more than 90 days old. If hired within the fiscal year of 2009, please include your employment start date.
Other earned income (e.g. bonus, commission, fee, housing allowance, tips, and/or overtime)	<input type="checkbox"/> Copy of third party documentation describing the nature of the income (e.g. an employment contract and/or printouts documenting tip income)
For each borrower who is self-employed:	<input type="checkbox"/> Copy of the most recent quarterly or year-to-date profit and loss statement
For each borrower who has benefit income such as Social Security, disability, death benefits, or pension:	<input type="checkbox"/> Copy of benefits statement or letter from the provider that states the amount and frequency of the benefit, AND <input type="checkbox"/> Copies of the two most-recent bank statements or other documentation showing receipt of benefit income. Bank statements cannot be over 90 days old.
For each borrower who has income such as unemployment or public assistance:	<input type="checkbox"/> Copy of benefits statement or letter from the provider that states the amount, frequency, and duration of the benefit. Such benefit must continue for at least 9 months to be considered qualifying income. <input type="checkbox"/> Copies of the two most-recent bank statements or other documentation showing receipt of benefit income. Bank statements cannot be over 90 days old.
For each borrower who is relying on alimony or child support as qualifying income:	<input type="checkbox"/> Copy of divorce decree, separation agreement, or other legal written agreement filed with the court that shows the amount of the award and period of time over which it will be received, AND <input type="checkbox"/> Copies of the two most-recent bank statements or other documentation showing receipt of alimony or child support. Bank statements cannot be over 90 days old.
For each borrower who has rental income from an investment property:	<input type="checkbox"/> Copy of the most-recent federal tax return with all schedules, including Schedule E-Supplemental Income and Loss. <i>If the subject property, on which the modification is being requested, is not your primary residence, please include the following:</i> <input type="checkbox"/> Copy of the current lease agreement for this property
For each borrower who has income not specified above:	<input type="checkbox"/> Signed letter from the person(s) that contributes the income showing the amount and frequency of the income. This would include situations where the borrower rents a room of his or her primary residence to another person.

TYPE OF EXPENSE	DOCUMENTATION REQUIRED
For borrower(s) whose property requires Homeowners or Condominium Dues:	<input type="checkbox"/> A letter or billing statement from the Homeowners or Condominium Association or Co Op showing the amount and frequency of dues.

If you want to sell this property, please also include:

- Copy of the listing agreement
- Copy of the sales contract, if available
- Copy of the estimated Settlement Statement (HUD1), if available
- Signed Third Party Authorization Form

*A this Packet Includes All supporting Document. Plus additional
informative info as well as a pleading letter for help.*

FINANCIAL ANALYSIS FORM

Account Number 8843

I want to:		<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
The property is my:		<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home
The property is my:		<input checked="" type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter occupied
The property is:		<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Investment
The property is:		<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Vacant
BORROWER		CO-BORROWER	
BORROWER'S NAME Todd Silber		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER 2236		DATE OF BIRTH 	
HOME PHONE NUMBER WITH AREA CODE 860-922-4156		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE 860-922-4158		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS 73 Parkham Rd. South Windsor Ct 06074		PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME) Same	
EMAIL ADDRESS			
Is the property listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Have you contacted a credit-counseling agency for help?	
Have you received an offer on the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Date of offer _____ Amount of Offer \$ _____		If yes, please complete counselor contact information below.	
Agent's Name: _____		Counselor's Name: _____	
Agent's Phone Number: _____		Counselor's Phone Number: _____	
For Sale by Owner? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Counselor's Email: _____	
Who pays the Real Estate Tax bill on your property?		Who pays the hazard insurance policy for your property?	
<input type="checkbox"/> I do <input checked="" type="checkbox"/> Lender does Escrow		<input type="checkbox"/> I do <input type="checkbox"/> Lender Does <input type="checkbox"/> Paid by Condo or HOA	
Are the taxes current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Condominium or HOA Fee <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____		Name of Insurance Co. _____	
Paid to: _____		Insurance Co. Tel #: _____	
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date: _____		Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Bankruptcy case number: _____	
If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their telephone numbers.			
Lien Holder's Name/Servicer N/A		Balance _____ Contact Number _____ Loan Number _____	
HARDSHIP AFFIDAVIT			
I am having difficulty making my monthly payment because of financial difficulties created by (Please check all that apply):			
<input checked="" type="checkbox"/> My household income has been reduced or lost. For example unemployment, underemployment, reduced pay or hours, decline in business earnings, death in family, serious or chronic illness, permanent or short-term disability, incarceration, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members) or divorce of a borrower or co-borrower.		<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.	
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical or health care costs, uninsured losses (such as those due to fires or natural disasters), increased property taxes, or unexpectedly high utilities.		<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments).	
<input type="checkbox"/> Other _____			
Explanation (Required): I have been unemployed from July to present. I have a lot of interview and should find employment soon. But need help from GMAC to lower my rate of payment some how. Lowering my mortgage will allow me to find work in different field, so I can look out of the auto business. Or at least clear some more even for savings since I had hard time again.			
If additional space is needed for Explanation, please include an additional page. Letter Attached.			

FINANCIAL ANALYSIS FORM

(Continued)

Account Number [REDACTED] 8843

INCOME/EXPENSES FOR HOUSEHOLD		NUMBER OF PEOPLE IN HOUSEHOLD	
1 - Monthly Household Income		2 - Monthly Household Expenses/Debt	
Gross Salary/Wages		3 - Household Assets	
1 - Monthly Household Income		2 - Monthly Household Expenses/Debt	
Gross Salary/Wages			
Gross salary/wages = total monthly income before any tax withholding or employer deductions.	\$ 2919.70	First Mortgage Payment	\$ 1990.80
Overtime	\$	Second Mortgage Payment/Liens/Rents	\$ X
Child Support/Alimony*	\$	Insurance – hazard, wind, flood, etc (If not escrowed and included in your current mortgage payment)	\$ Escrow in payment
Social Security/SSDI	\$	Property Taxes (If not escrowed and included in your current mortgage payment)	\$ Escrow in payment
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards/Installment Loan(s) (total minimum payment per month)	\$ Reducing to 120/30 *
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$ X
Rents Received	\$	Health Insurance	\$ X
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$ X
Food Stamps/Welfare	\$	Car Payments	\$ 209.46
Other (investment income, royalties, interest, dividends etc)	\$	Medical Expenses	\$ X
		Child Care	\$ X
		Student Loans/Personal Loans	\$ X
		Auto Expenses /Gasoline/Insurance	\$ 179.00
		Food/Household Supplies	\$ 200-350 *
		Water/Sewer/Utilities/Phone(s)/Cable	\$ 190 *
		Other use for kids	\$ 100
Total (Gross income)	\$ 2919.70	Total Debt/Expenses	\$ 3000-3300
			Total Assets \$ [REDACTED]
***** ALL INCOME MUST BE DOCUMENTED *****			
<small>*Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using a separate page if necessary. You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.</small>			
<small>If additional space is needed, please include an additional page.</small>			
INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
<small>The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.</small>			
BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer			
This application was taken by:		Interviewer's Name (print or type) & ID Number	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		<small>Interviewer's Signature Date</small> <small>Interviewer's Phone Number (include area code)</small>	

To be Completed by Interviewer	
This application was taken by:	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	
<small>Interviewer's Signature Date</small> <small>Interviewer's Phone Number (include area code)</small>	
Name/Address of Interviewer's Employer	

Form 4506T-EZ

Short Form Request for Individual Tax Return Transcript

(October 2009)

Department of the Treasury
Internal Revenue Service

Request may not be processed if the form is incomplete or illegible.

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OMB No. 1545-2154

Tip: Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge.

Tip: Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge.

1a Name shown on tax return. If a joint return, enter the name shown first.

Todd Sillber

1b First social security number on tax return

-2236

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

73 Farnham Rd. South Windsor Ct 06074

4 Previous address shown on the last return filed if different from line 3

5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Third party name

GMAC loss Mitigation

Telephone number

Address (including apt., room, or suite no.), city, state, and ZIP code

233 Gibraltar Road Suite 600 Horsham PA. 19044

6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

2008

2007

2006

2005

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in line 6. Completing these steps helps to protect your privacy.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a. If the request applies to a joint return, either husband or wife must sign.

Note. This form must be received within 60 days of signature date.

Sign
Here



Signature (see instructions)

1-23-2010

Telephone number of
taxpayer on line 1a or 2a
861-922-4156

Date

Spouse's signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 54186S

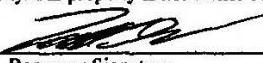
Form 4506T-EZ (10-2009)

ACKNOWLEDGEMENT AND AGREEMENT

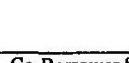
Account Number 9843

In making this request for consideration to review my loan terms I/We certify under penalty of perjury:

- 1 That all of the information in this document is truthful and the event(s) identified is/are the reason that I/we need to request a modification of the
- 1 That all of the information in this document is truthful and the event(s) identified is/are the reason that I/we need to request a modification of the terms of my/our mortgage loan, short sale or deed-in-lieu of foreclosure.
- 2 I/we understand that the Servicer, the U.S. Department of the Treasury, or its agents may investigate the accuracy of my/our statements and/or may require me/us to provide supporting documentation. I/we also understand that knowingly submitting false information may violate Federal law.
- 3 I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
- 4 I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my/our home.
- 5 I/we understand any fee to validate the value of the property will be assessed to the account.
- 6 I/we have not received a condemnation notice; and there has been no change in the ownership of the Property since I/we signed the documents for the mortgage that I/we want to modify.
- 7 I/we certify that I/we will obtain credit counseling if it is determined that my/our financial hardship is related to excessive debt. For purposes of the Making Home Affordable program, "excessive debt" means that my/our debt-to-income ration after the modification would be greater than or equal to 55%.
- 8 I/we am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
- 9 I/we understand that the Servicer will use the information in this document to evaluate my/our eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me/us assistance based solely on the statements in this document.
- 10 I/we agree that any prior waiver as to payment of escrow items in connection with my/our loan has been revoked.
- 11 I/we agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on the loan.
- 12 I/we understand that the Servicer will collect and record personal information, including, but not limited to, my/our name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I/we understand and consent to the disclosure of my/our personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD certified housing counselor.
- 13 My/Our property is owner occupied; I/we intend to reside in this property for the next twelve months.
 My/Our property is not owner occupied.

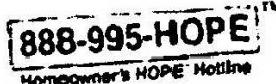

Borrower Signature

1/23/2010
Date


Co-Borrower Signature

Date

If you have questions about this document or the modification process, please call us at the phone number listed on your monthly account statement. If you need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.



NOTICE TO BORROWERS

Be advised that you are signing the following documents under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution.

By signing the enclosed documents you certify, represent and agree that:

"Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigtarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



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Important Tips/Reminders

- The enclosed package encompasses requirements for all available programs, including the Government's Making Home Affordable program. For information and eligibility requirements under the Making Home Affordable program, visit www.makinghomeaffordable.gov website. Please wait to submit the financial package until **ALL required forms are completed and necessary attachments included.**
ALL required forms are completed and necessary attachments included.
- **Please continue to make your monthly payment.** If assistance is needed, it is recommended that you contact a credit counselor who is trained to guide you through your current financial situation. You can access www.hud.gov or call 800-225-5342 for more information regarding credit counselors.
- You may receive phone calls or letters from our office asking for a payment while we consider any options that might be available.
- All modifications require an escrow account for the payment of taxes and insurance. If your loan does not currently include an escrow account for the payment of taxes and insurance, one will be added.
- While being reviewed for a workout (other than the Making Home Affordable program), a fee to validate the value of the property may be assessed at your expense (approximate cost \$100 - \$150).
- As a condition of the modification, you may be required to enroll in an electronic payment program.

Frequently Asked Questions

How long will it take to process my modification request and determine if I qualify for the program?

We will review your request as quickly as possible. Once the package is returned to our office, Loss Mitigation will contact you within 10 business days advising the package was received and notifying you if additional information is required. Within 30 days from the date a complete package is received, you will be notified whether the modification option is available to you. If you aren't eligible for a modification, the reason for denial will be provided. Please note, however, that your modification will not be effective unless you meet all of the applicable conditions.

I pay my car insurance on a semi-annually or annual basis. How should I list that?

Please make sure that the amount of the expense is broken down to a monthly premium amount.

Example: If the car insurance is \$500 for 6 months to determine the monthly premium divide \$500 by 6 months (\$83.33).

If I am submitting my tax returns, why do I need to complete the 4506T-EZ form?

The 4506T-EZ form is required for a modification. If income tax information is missing that you are unable to provide, we will utilize the 4506T-EZ form to obtain the necessary information.

What information is needed on the form 4506T-EZ?

Please complete the following:

- Line(s) 1a – 4:** List information as shown on your tax return
5: Write the name, address, and telephone number shown on your monthly mortgage statement
6: Write the year of the most-recent tax return you filed (Should be 2008 in most cases)

Be sure to sign the form where indicated.

The 4506T-EZ form states, "Caution: If the transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filed in line 6. Completing these steps helps to protect your privacy." What do I enter for those items?

All applicable blanks on the form need to be completed. This disclaimer is provided as a warning that line 6 must be completed prior to signing the form.

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Form 4506T-EZ (10-2009)

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Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate a third party (such as a mortgage company) to receive a transcript on line 5. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a fiscal tax year (that is, a tax year beginning in one calendar year and ending in the following year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request the following.

- A transcript of a business return (including estate and trust returns).
- An account transcript (contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed).
- A record of account, which is a combination of line item information and later adjustments to the account.
- A verification of nonfiling, which is proof from the IRS that you did not file a return for the year.
- A Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.

Form 4506-T can also be used for requesting tax return transcripts.

Automated transcript request. You can call 1-800-829-1040 to order a tax return transcript through the automated self-help system. You cannot have a transcript sent to a third party through the automated system.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when that return was filed.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Where to mail . . .

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6718 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, District of Columbia, Hawaii, Idaho, Iowa, Kansas, Maine, Maryland, Massachusetts, Minnesota, Montana, New Hampshire, New Mexico, New York, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Vermont, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-841 Kansas City, MO 64998 816-292-6102

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506T-EZ within 60 days of the date signed by the taxpayer or it will be rejected.

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name on the original return. If you changed your name, also sign your current name.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 9 min.; Preparing the form, 18 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave., NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see Where to file on this page.

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Transaction History

Disclaimer

Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

Account Title/Address:

TODD SILBER
73 FARNHAM RD

SOUTH WINDSOR, CT 06074

Customer Name:

TODD SILBER

Acct #: [REDACTED] 4443

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$653.98

Total Available Balance: \$653.98

Last Statement Date: 01/20/2010

History search parameters

Transaction	Amount	Date
Type: All Items	From:	From: 12/14/2009
	To:	To: 01/22/2010

Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
01/22/2010	NSF FEE REVERSAL	FEE REVERSAL, 00193, 110212	0000000000	37.00

Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
01/21/2010	CK CRD PIN PURCHASE	TANDY LEATHER 105TANDY LE 001	0000000000	15.64	\$616.98
01/20/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.03	\$632.62
01/20/2010	FEE-NSF PD CK CRD SIGN	BJ'S WHOLESALE 184 14412743344	0000000000	34.00	\$632.59
01/19/2010	CK CRD SIGNATURE PURCH	BJ'S WHOLESALE 184 14412743344	0000000000	40.63	\$666.59
01/19/2010	POD INCLEARING CHECKS	PAID CHECK	0000000953	237.00	\$707.22
01/19/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$944.22
01/15/2010	ACH WITHDRAWAL	GEICO CHECKPAYMT 09	0000000954	171.10	\$265.22
01/14/2010	CK CRD SIGNATURE PURCH	EAST HARTFORD HESS 1	0000000000	40.14	\$436.32
01/13/2010	CK CRD PIN PURCHASE	USPS 0875140174/850 CLUSP 0026	0000000000	32.71	\$476.46
01/12/2010	CK CRD SIGNATURE PURCH	HIGASHI JAPANESE R 00109843344	0000000000	24.35	\$509.17
01/12/2010	ACH WITHDRAWAL	GEMB RSF CHECKPAYMT 09	0000000949	70.00	\$533.52
01/11/2010	CK CRD SIGNATURE PURCH	BLIZZARD ENT+WOW S	0000000000	14.99	\$603.52
01/11/2010	CK CRD SIGNATURE PURCH	LE GOURMET CHEF #5 420 0143344	0000000000	38.13	\$618.51
01/11/2010	CK CRD SIGNATURE PURCH	QUICK STOP CONVENI	0000000000	49.61	\$656.64
01/11/2010	CK CRD PIN PURCHASE	CNS JOANN STORES, I932CNS 6674	0000000000	6.49	\$706.25
01/11/2010	ACH WITHDRAWAL	Kohls Chg Pmt Check PMT 09	0000000947	15.00	\$712.74
01/11/2010	CK CRD PIN PURCHASE	CNS TOYS R US 9759594334435765	0000000000	18.00	\$727.74
01/11/2010	ACH WITHDRAWAL	OLD NAVY CHECKPAYMT 09	0000000946	22.00	\$745.74
01/11/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	29.49	\$767.74
01/11/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	34.98	\$797.23

1843



Transaction History Continuation

Disclaimer

Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

ACCT # [REDACTED] 4443

TODD SILBER

VIP FREE INTEREST CHECKING

Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
01/11/2010	ACH WITHDRAWAL	GENESIS WEB BANK Payment 09	00000000950	60.00	\$832.21
01/11/2010	ACH WITHDRAWAL	Cox Comm - CON CHECK PYMT 09	00000000951	132.98	\$892.21
01/11/2010	CK CRD PURCHASE REVERSAL	LE GOURMET CHEF #5 420 0143344	00000000000	26.49	\$1,025.19
01/08/2010	POD INCLEARING CHECKS	PAID CHECK	00000000952	195.00	\$998.70
01/08/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	00000000000	28.67	\$1,193.70
01/08/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN39	00000000000	109.17	\$1,222.37
01/07/2010	CK CRD SIGNATURE PURCHASE	NYS COLLECTION 2 0000014334435	00000000000	15.90	\$1,331.54
01/07/2010	POD INCLEARING CHECKS	PAID CHECK	00000000948	20.00	\$1,347.44
01/07/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGEI 5346	00000000000	21.24	\$1,367.44
01/07/2010	DEPOSIT	DEPOSIT	00000000000	679.00	\$1,388.68
01/06/2010	CK CRD SIGNATURE PURCHASE	USPS 0833690128	00000000000	38.62	\$709.68
01/05/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	00000000000	42.66	\$748.30
01/04/2010	POD INCLEARING CHECKS	PAID CHECK	00000000938	45.00	\$790.96
01/04/2010	ACH WITHDRAWAL	HSBC CREDIT SVC2 CHECKPAYMT 94	00000000943	20.00	\$835.96
01/04/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	00000000000	33.32	\$855.96
01/04/2010	ACH WITHDRAWAL	CHASE CHECK PYMT 09	00000000941	70.00	\$889.28
01/04/2010	ACH WITHDRAWAL	DELL FINANCIAL CHECK PYMT 09	00000000944	75.00	\$959.28
01/04/2010	ACH WITHDRAWAL	CITICARD PAYMENT CHECK PYMT 09	00000000940	95.00	\$1,034.28
01/04/2010	ACH WITHDRAWAL	CHASE CHECK PYMT 09	00000000942	160.00	\$1,129.28
01/04/2010	ONLINE TRNSF-IMMEDIATE	TFR TO CK 0018870396	00000000000	25.00	\$1,289.28
01/04/2010	DEPOSIT AT ATM	1695 ELLINGTON RD 115719433443	00000000000	679.00	\$1,314.28
12/31/2009	CK CRD SIGNATURE PURCHASE	EBAY INC.	00000000000	28.12	\$635.28
12/31/2009	POD INCLEARING CHECKS	PAID CHECK	00000000939	209.27	\$663.40
12/31/2009	ACH WITHDRAWAL	YANKEE GAS CHECKPAYMT 94	00000000945	85.00	\$872.67
12/30/2009	CK CRD PIN PURCHASE	WAL-MART #1891WAL-MART #1 1891	00000000000	22.00	\$957.67
12/29/2009	CK CRD SIGNATURE PURCHASE	MR SPARKLE CAR WAS 14602743344	00000000000	9.99	\$979.67
12/29/2009	CK CRD SIGNATURE PURCHASE	FYE MANCHESTER 574 74100443344	00000000000	34.96	\$989.66
12/29/2009	CK CRD SIGNATURE PURCHASE	BJ'S FUEL #9184 38624043344357	00000000000	47.26	\$1,024.62
12/28/2009	CK CRD PIN PURCHASE	CNS BATH & BODY WOR062CNS 8972	00000000000	15.26	\$1,071.88
12/28/2009	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	00000000000	57.79	\$1,087.14
12/28/2009	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN32	00000000000	64.51	\$1,144.93
12/24/2009	DEPOSIT AT ATM	1695 ELLINGTON RD 115719433443	00000000000	679.00	\$1,209.44

1843



Transaction History Continuation

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ACCT # [REDACTED] 4443

TODD SILBER

VIP FREE INTEREST CHECKING

Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
12/23/2009	CK CRD SIGNATURE PURCH	BJ'S FUEL #9184 46824543344357	0000000000	45.78	\$530.44
12/22/2009	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	5.65	\$576.22
12/22/2009	CK CRD SIGNATURE PURCH	VCA VALLEY #360 78525543344357	0000000000	51.00	\$581.87
12/21/2009	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	14.08	\$632.87
12/21/2009	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	118.47	\$646.95
12/18/2009	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.02	\$765.42
12/18/2009	CK CRD SIGNATURE PURCH	USPS 0875140173000 097	0000000000	5.65	\$765.40
12/18/2009	CK CRD SIGNATURE PURCH	USPS 0875140173000 097	0000000000	12.74	\$771.05
12/18/2009	CK CRD SIGNATURE PURCH	FRIENDLY ICE CREAM 47207043344	0000000000	20.76	\$783.79
12/18/2009	DEPOSIT	DEPOSIT	0000000000	679.00	\$804.55
12/17/2009	CK CRD SIGNATURE PURCH	ALEXIAS PIZZA 4821714334435765	0000000000	30.08	\$125.55
12/17/2009	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGETI 5346	0000000000	22.12	\$155.63
12/16/2009	CK CRD PIN PURCHASE	OCEAN STATE JOB LOOCEAN S 5040	0000000000	22.15	\$177.75
12/16/2009	CK CRD PIN PURCHASE	MANCHESTER IRVINGMANCHEST 022	0000000000	46.84	\$199.90
12/15/2009	ACH WITHDRAWAL	Credit One Bank Payment 93	0000000935	40.00	\$246.74
12/15/2009	ACH WITHDRAWAL	GENESIS WEB BANK Payment 09	0000000937	45.00	\$286.74
12/15/2009	ACH WITHDRAWAL	JCPENNEY/GEMB CHECKPAYMT 09	0000000936	60.00	\$331.74
12/14/2009	CK CRD SIGNATURE PURCH	FAS 316 MART 1	0000000000	12.06	\$391.74
12/14/2009	CK CRD SIGNATURE PURCH	GEISSLER'S SUPERMA 1	0000000000	26.46	\$403.80
12/14/2009	POD INCLEARING CHECKS	PAID CHECK	0000000933	126.09	\$430.26
12/14/2009	CK CRD SIGNATURE PURCH	BJ'S WHOLESALE 184 53888743344	0000000000	132.47	\$556.35
12/14/2009	CK CRD SIGNATURE PURCH	BJ'S WHOLESALE 184 53889543344	0000000000	142.23	\$688.82
12/14/2009	ACH WITHDRAWAL	SEARS PAYMENT CHECK PYMT 09	0000000934	40.00	\$831.05
12/14/2009	CK CRD PIN PURCHASE	SOU JCPENNEY STORE 532SOU 0003	0000000000	65.00	\$871.05

End of Report-----



WebsterBank

Transaction History

Disclaimer

Disclaimer

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Account Title/Address:

TODD SILBER
73 FARNHAM RD

SOUTH WINDSOR, CT 06074

Customer Name:

TODD SILBER

Acct #: [REDACTED] 0396

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$20.25

Total Available Balance: \$674.23

Last Statement Date: 01/20/2010

History search parameters

Transaction	Amount	Date
Type: All Items	From:	From: 12/14/2009
	To:	To: 01/22/2010

Pending Transactions

Post Date	Transaction Type	Description	Check #	= Amount/Rate
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Posted Transactions

Post Date	Transaction Type	Description	Check #	= Amount/Rate	Resulting Balance
01/05/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443001030	0000000000	38.98	\$20.25
01/04/2010	ONLINE TRNSF - IMMEDIATE	TFR FR CK 0019654443	0000000000	25.00	\$59.23
12/14/2009	CK CRD SIGNATURE PURCH	HIGASHI JAPANESE R 00109843344	0000000000	13.55	\$34.23

— End of Report —

Unemployment
Compensation ①

8845

Claimant Account Inquiry

Name: TODD SILBER Username: TSILBER1313 Friday, January 22, 2010

Account Information

Remaining balance on your unemployment insurance account	\$10,463.00
Week ending date for which you last claimed benefits	January 16, 2010
Date that your last claim certification was processed	January 17, 2010
Your current claim certification filing choice	Electronic

Payment Information

Payment Issue Date	Week Ending Date(s)	Payment Amount
January 19, 2010	January 16, 2010	\$679.00
January 13, 2010	January 9, 2010	\$679.00

Messages

Current unemployment Pay scale and Remaining balance of this first filing. Again I have over 37 weeks of extended benefits beyond there is weeks IF I Need it.

I have enclosed my latest stub, but Also on my Transaction History Bank statement you will see weekly deposits of \$679.00



TeleCert/WebCert
Unemployment Insurance
Benefit Claim Certification by Telephone or Web

Unemployment
Compensation



Your unemployment insurance benefits check is attached below. Before you cash the check, detach it and keep the stub for your records.

- File every week that you are unemployed or working part-time.** (If you worked full-time, you are not eligible for benefits for that week and should not file.)

Here's how to file for benefits.

- Call:** 617-626-6338 or use the Internet. Go to www.mass.gov/dua (follow the instructions on the screen).

- Days/times to file:** Sunday to Friday, from 7:00 a.m. to 7:00 p.m. (same hours on the Internet)

Sunday is the first day of the week you can call to claim benefits for the previous week.
 Not available on Saturdays or legal holidays.

- Information you will need:**

- Your Social Security Number
- For Telecert use your 4-digit Personal Identification Number (PIN). For WebCert log in with a User Name & Password.
- The amount of your gross earnings if you worked during the week claimed. Include holiday pay.

- Answer these three questions:**

You are answering these questions only for the week that you are claiming benefits.

- During the week claimed, did you look for work?
- During the week claimed, were you able to work and available for work?
- During the week claimed, did you work or earn holiday pay?

Failure to report employment and wages while collecting Unemployment Insurance may result in penalties and/or prosecution.
 (If you answer "yes" to this question, you will be asked to enter the amount of your earnings in dollars and cents. Include holiday pay. If you do not know how much you earned, you will need to call Telecert again or use WebCert again to report your earnings. This may delay your benefits).

To reactivate your claim:

If you do not claim benefits for even one week - because you returned to work or another reason - your claim will "close". You may reactivate it by calling the DUA TeleClaim Center. Call one of the numbers below to speak to a claims agent.

Form 1042 Rev 01-08-10

TeleClaim Center: Call one of these numbers when you need to speak to a claims agent. Call 1-877-626-6800 if you are calling from area codes 351, 413, 508, 774, and 978. From any other area code, call 617-626-6800.

WEEK ENDING	GROSS EARNINGS	DEP ALLOW	DEDUCTIONS						NET PAYMENT	SEE OTHER SIDE FOR REMINDERS
			EARNINGS	PENSION	CHILD SUPP	OVER PYMT	FED TAX	STATE TAX		
01/16/10	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	679.00	
SOC SEC ACCT NO XXX-XX-2236		BENEFIT RATE 629.00	CHECK NO 40-081300		CHECK DATE 01/19/10		CHECK AMOUNT 679.00		BALANCE 10463.00	



Reminders:

- If you are receiving retirement benefits, severance pay, or other payments that you did not report previously to this agency, or if an amount you reported has changed, notify the TeleClaim Center as soon as possible.
soon as possible.
- In order to maintain eligibility for Unemployment Insurance benefits, you are required to conduct an active search for work in each week in which you claim benefits.
Go to www.mass.gov/dua/worksearch for more information.
- If you refused to work, quit a job or were fired from a job during the week you claimed and you have not notified this agency, contact the TeleClaim Center as soon as possible.
- Address Change? If your address has changed since you last claimed benefits, contact the TeleClaim Center for instructions.

Caution!



- To detect unreported earnings, this agency matches information on this form weekly with data submitted by all Massachusetts employers to the Department of Revenue. This agency also matches your records with those of other state and federal agencies to confirm that you are eligible for benefits.

TeleClaim Center



- Call one of these numbers when you need to speak to a claims agent. Call **1-877-626-6800** if you are calling from area codes 351, 413, 508, 774, and 978. From any other area code, call **1-617-626-6800**.

PRC13

Unemployment
Compensation (3)

To whom it may concern,

Attached is my current Unemployment compensation stub. The stub reflects \$679 paid weekly, with

Attached is my current Unemployment compensation stub. The stub reflects \$679 paid weekly, with a balance of \$10423.00 This Balance provides over 15 weeks of Unemployment compensation. However please understand that there are extensions that I will qualify for (since I was in the Auto Business) That will surpass your 9 month requirement.

15 weeks left currently

Plus the first extension: **October 2 Update:** Senator Max Baucus, Chairman of the Finance Committee, introduced legislation - the Emergency Unemployment Compensation Act of 2009 - that provides additional weeks of federal unemployment benefits to workers in all states. Baucus and Senate Majority Leader Harry Reid propose four extra weeks of extended unemployment benefits for all states, plus 13 additional weeks for the 27 hardest-hit states.

Connecticut falls in the parameter of the "27 hardest hit states".

This extension provides 17 more weeks

Second extension: November 6 Update: President Obama has signed the unemployment extension legislation. Check with your state unemployment office for details on when payments will start being made. The extension provides for 14 weeks of extended benefit coverage for every state and an additional 6 weeks, for a total of 20 weeks, in high unemployment states where unemployment is over 8.5%.

Again Connecticut is unfortunately over 8.5%

This extension provides another 20 weeks

Now these 2 first extensions alone plus my current benefit time is 52 weeks, totaling 1 year, surpassing your 9 month requirement.

Please understand I have no intention of staying unemployed that long however. Come spring time the latest, I will land back in a car dealership if need be. Please also understand I was laid off back in July of 09 and have gone through 90% of my savings. I did not think I would be unemployed this long. This is the down side to the auto business, great, money while employed, but hit turn around. While employed in the Auto Business, my history and experience grants me a pretty high paying salary. So even though I was laid off in July, I was able to live off most of my savings and pay all my bills up until November. I hope that the fact I kept trying and staying above "water" for 5 months after my lay off before deciding I needed to ask for help will show something of my character. I did not reach for handouts and help from all sources nor did I stop paying bills upon my layoff back in July. I fought every day to find work and stay on top of all my financial obligations. At this time I have to prioritize, I am the sole provider for my 2 children. My priorities are keeping my house, keeping the heat and electricity on, and keeping

Revised by the author, 1998. The original version of this paper was presented at the 1997 Annual Meeting of the American Political Science Association, Boston, MA.

Brilliant, 1990, p. 100; and see also the discussion of the relationship between the two in the same year by André, pp. 67–80, and by Deneckere, 1990, p. 100. The latter author also discusses the implications of the two models for the theory of oligopolistic competition.

¹See, for example, the discussion of the relationship between the two in the introduction to this volume.

1990-01-01 10:00:00

present, except for the fact that it is now a *Protein C-Deficient* serum. The following table gives the results obtained.

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• *Environ. Monit. Assess.* 1999, 50, 161-170

the most important thing is to have a good understanding of what you're doing.

11. The year of 1912 showed greater growth, totaling over one million bushels of corn, oats, and rye, and 1,000,000 bushels of barley. This year, though, brought about a great deal of trouble, as the year before had done. The winter was very severe, and the spring was extremely wet, causing much damage to the crops. The summer was hot and dry, which was good for the corn, but not so good for the other grains. The fall was cool and dry, which was good for all the grains. The total yield for 1912 was approximately 2,000,000 bushels.

Unemployment
Compensation (4)

8843

food on the table. As soon as GMAC can help me the better. Please also consider this, While unemployed I have continued to search for work, but also considered school. Currently there are unemployed I have continued to search for work, but also considered school. Currently there are programs that would allow me to go school for up to 40weeks while maintaining my benefits. Going to school will allow me to further my education and get into another field of work with schooling backing. I only have a G.E. D. Education. I cannot go into any other field other then the "hi-risk" auto industry and make the good money I make. But it's a failing business and lest face it I have spent 10 of the last 15 months laid off and in and out of the car business. WHAT MY POINT IS... With a modification to my Loan. I could put myself through school right now (if I could get financial aid). And get myself into a new field of work with a proper education, that could avoid the turmoil's of the auto industry and at the same time severely reduce the chances of me having to go through these hard times again.

Sincerely Todd Silber

and differences in which it did not differ from the standard diet, were fed to the mice of experiment 1963. The mice given the standard diet grew better. The mice of experiment 1963 given the diet containing 10% casein had a greater weight gain than those supplied from the control diet, especially in the first week, and they were also heavier at the end of the experiment. The mice given the diet containing 10% casein had a greater weight gain than those given the diet containing 10% whey protein, especially in the first week, and they were also heavier at the end of the experiment.

• 44 •

Department of the Treasury -- Internal Revenue Service
Form 1040 U.S. Individual Income Tax Return

2008 (99) IRS Use Only -- Do not write or staple in this space.

8843

Label Use the IRS label. Otherwise, please print or type. L A B E L		For the year Jan. 1-Dec. 31, 2008, or other tax year beginning TODD SILBER TODD SILBER 73 FARNHAM ROAD South Windsor CT 06074	, 2008, ending 20 OMB No. 1545-0074	Your social security number 2236				
				Spouse's social security no. Spouse's social security no.				
				You must enter your SSN(s) above. Checking a box below will not change your tax or refund.				
Presidential Election Campaign		Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see instructions) ► <input type="checkbox"/> You <input type="checkbox"/> Spouse						
Filing Status		1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married filing jointly (even if only one had income) 3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here.	4 <input checked="" type="checkbox"/> Head of household (with qualifying person). (See inst.) If qualifying person is a child but not your dependent, enter child's name here. TAXPAYER'S COPY					
Exemptions If more than four dependents, see instructions.		6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a. b <input type="checkbox"/> Spouse c Dependents:	(1) First name MADISON ALISON MALINDA	Last name SILBER GILBERT JOHNSTON	(2) Dependent's social security number -6967 -4485 -8009	(3) Dependent's relationship to you Daughter Daughter Other	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see inst.) TAXPAYER'S COPY	Boxes checked on 6a and 6b 1 No. of children on 6c who: • lived with you 2 • did not live with you due to divorce or separation (see inst.) Dependents on 6c not entered above 1 Add numbers on lines above ► 4
		d Total number of exemptions claimed						
		7 Wages, salaries, tips, etc. Attach Form(s) W-2	7 86,610 8a 41 9a 9b 10 11 12 13 -2,279 14 15b 16b 17 18 19 2,510 20b 21 22 86,882					
Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a W-2, see instructions. Enclose, but do not attach, any payment. Also, please use Form 1040-V.		8a Taxable interest. Attach Schedule B if required b Tax-exempt interest. Do not include on line 8a 9a Ordinary dividends. Attach Schedule B if required b Qualified dividends (see instructions) 10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions) 11 Alimony received 12 Business income or (loss). Attach Schedule C or C-EZ 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ► <input type="checkbox"/> 14 Other gains or (losses). Attach Form 4797 15a IRA distributions 15a b Taxable amount 16a Pensions and annuities 16a b Taxable amount 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 18 Farm income or (loss). Attach Schedule F 19 Unemployment compensation 20a Social security benefits 20a b Taxable amount (see inst.) 21 Other income 22 Add the amounts in the far right column for lines 7 through 21. This is your total income ►						
Adjusted Gross Income		23 Educator expenses (see instructions) 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2108/2108-EZ 25 Health savings account deduction. Attach Form 8889 26 Moving expenses. Attach Form 3903 27 One-half of self-employment tax. Attach Schedule SE 28 Self-employed SEP, SIMPLE, and qualified plans 29 Self-employed health insurance deduction (see instructions) 30 Penalty on early withdrawal of savings 31a Alimony paid b Recipient's SSN ► 32 IRA deduction (see instructions) 33 Student loan interest deduction (see instructions) 34 Tuition and fees deduction. Attach Form 8917 35 Domestic production activities ded. Attach Form 8903 36 Add lines 23 through 31a and 32 through 35 37 Subtract line 36 from line 22. This is your adjusted gross income ►	23 24 25 26 27 28 29 30 31a 32 33 34 35 36 0 37 86,882					

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

GMAIL - 2011-01-12 16:27:37

APP43

Form 1040 (2008)

SILBER - 2236

Page 2

Tax and Credits	38 Amount from line 37 (adjusted gross income)	38	86,882	
Standard Deduction	39a Check <input type="checkbox"/> You were born before January 2, 1944, <input type="checkbox"/> Blind. Total boxes If: <input type="checkbox"/> Spouse was born before January 2, 1944, <input type="checkbox"/> Blind. checked ► 39a			
Deduction for --	b If your spouse itemizes on a separate return or you were a dual-status alien, see inst. and check here ► 39b	39b		
• People who checked any box on line 39a, 39b, or 39c or who can be claimed as a dep., see inst.	c Check if standard deduction includes real estate taxes or disaster loss (see inst.) ► 39c	39c		
• All others:	c Check if standard deduction includes real estate taxes or disaster loss (see inst.) ► 39c	39c		
Single or Married filing separately, \$5,450	40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	28,382	
Married filing jointly or Qualifying widow(er), \$10,900	41 Subtract line 40 from line 38	41	58,500	
Head of household, \$8,000	42 If line 38 is over \$119,975, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply \$3,500 by the total number of exemptions claimed on line 6d.	42	14,000	
TAXPAYER'S COPY	43 Taxable Income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	44,500	
	44 Tax (see inst.). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	44	6,194	
	45 Alternative minimum tax (see instructions). Attach Form 2550	45		
	46 Add lines 44 and 45	46	6,194	
	47 Foreign tax credit. Attach Form 1116 if required	47		
	48 Credit for child & dependent care expenses. Attach Form 2441	48		
	49 Credit for the elderly or the disabled. Attach Schedule R	49		
	50 Education credits. Attach Form 8863	50		
	51 Retirement savings contributions credit. Attach Form 8880	51		
	52 Child tax credit (see instructions). Attach Form 8901 if required	52	1,400	
	53 Credits from Form: a <input type="checkbox"/> 8398 b <input type="checkbox"/> 8839 c <input type="checkbox"/> 5695	53		
	54 Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	54		
	55 Add lines 47 through 54. These are your total credits	55	1,400	
	56 Subtract line 55 from line 46. If line 55 is more than line 46, enter -0-	56	4,794	
Other Taxes	57 Self-employment tax. Attach Schedule SE	57		
	58 Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	58		
	59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59		
	60 Additional taxes: a <input type="checkbox"/> AEIC payments b <input type="checkbox"/> Household employment taxes. Attach Schedule H	60		
	61 Add lines 56 through 60. This is your total tax	61	4,794	
Payments	62 Federal income tax withheld from Forms W-2 and 1099	62	10,153	
If you have a qualifying child, attach Schedule EIC.	63 2008 estimated tax payments & amt. applied from 2007 return	63		
	64a Earned Income credit (EIC)	64a		
	b Nontaxable combat pay election <input type="checkbox"/> 64b	65		
	65 Excess social security and tier 1 RRTA tax withheld (see inst.)	65		
	66 Additional child tax credit. Attach Form 8812	66		
	67 Amount paid with request for extension to file (see instructions)	67		
	68 Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> 4136 c <input type="checkbox"/> 8801 d <input type="checkbox"/> 8885	68		
	69 First-time homebuyer credit. Attach Form 5405	69		
	70 Recovery rebate credit (see instructions)	70		
	71 Add lines 62 through 70. These are your total payments	71	10,153	
Refund	72 If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you overpaid	72	5,359	
Direct deposit? See inst. and fill in 73b, 73c, and 73d, or Form 8888.	73a Amount of line 72 you want refunded to you. If Form 8888 is attached, check here. ► <input type="checkbox"/> ► b Routing no. 1 2 2 2 3 1 3 0 4 ► c Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings ► d Account no. 9 8 1 9 1 0 4 4 7 8 2 2 3 6	73a	5,359	
	74 Amt. of line 72 you want applied to your 2008 estimated tax ► 74			
Amount You Owe	75 Amount you owe. Subtract line 72 from line 61. For details on how to pay, see instructions ► 75	75		
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see instructions)?	<input checked="" type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No		
Sign Here	Designee's name ► PREPARER Phone no. ► Personal identification number (PIN) ►			
Joint return? See instructions.	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
Keep a copy for your records.	Your signature	Date	Your occupation MARKETING MANAGER Daytime phone number	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	
Paid Preparer's Use Only	Preparer's signature ►	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, & ZIP code ► TAXES 1ST LLC 756 PARK AVE Bloomfield, CT 06002	EIN 7955	Phone no. (860) 836-0036	

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GMAC LOSS MITIGATION. 1-23-2010

GMAC LOSS MITIGATION. 1-23-2010

To Whom it may concern.

This letter is included in my 2nd attempt at a modification to my loan. I need YOUR HELP. I need a small modification on my home so I may keep my house. Please Help me.

In this letter I hope you see that I am doing everything I can to reduce my overhead and cost of living. I hope you will find compassion As I inform you of personal and family life. I hope this serves enough evidence that I can and will keep my house. I will do anything and everything in my power to hold onto this. In the end I hope this letter will show enough supporting evidence that with GMAC's help and aid we can afford to keep this house.

WHAT AM I DOING: Last time I applied (12-11-2009) I had an overhead of over \$4000 dollars. I have shaved nearly \$1000 off of this. I got rid of one of the family's cars reducing gas, insurance and maintenance cost. Now a family of 4 sharing one car is tough, but it's a sacrifice we found necessary. Also we recently have filed for energy assistance. In the spring/summer months our utilities are only around \$180 combined (gas and electric). Though through winter it shoots up, with energy assistance we can get the aid we need through the winter months, this reducing our overhead. Also we have signed up with Direct energy to provide cheaper electricity, guaranteed to reduce our electric bill by 15-20%. On Feb 1st we will be applying for Ct, food stamps. As of Feb 1st the household will be under the income level and should be able to receive assistance.

As for the credit card dept, I have talked to a few friends and counselors at agencies. It seems I should stop paying them, go a few months behind and then work with a counselor to get a big reduced payment. I am being told I can cut my credit card payments 75-80%, in the mean time I have cancelled credit cards. I AM NOT PROUD OF THESE THINGS, I am not proud I have to stop paying my credit card companies for a few months. I am ashamed I have to ask for energy assistance and food stamps. But I have come to realization that it's not a hand out, its help for a family that need's it right now. And though I am ashamed, to save my house I will do whatever it takes. Please understand that with a modification to my loan I can and will make it work.

WHAT COULD I AFFORD: Like the banking industry the car industry has taken a tough hit? I am trying to find a better job to provide a more secure future for my family outside the auto industry. And by better I do not mean more money, I mean a job that does not have a high risk of lay off. Now yes currently I am still seeking employment in the Auto Business, main reason I cannot find a job that will pay the same money with my current education level only being a GED. And though the auto business paid great, people who are staying in it are taking pay cuts. Places I have interviewed for are not paying nearly as

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much as they used to. Don't get me wrong I am not refusing these positions; it's just that I am not being chosen for them. But if I do land a job back at a Dealership, I still will need a modification on my loan as chosen for them. But if I do land a job back at a Dealership, I still will need a modification on my loan as the pay in the auto business has dropped and steadily dropping since 2006. With all the dealerships that have closed it's much harder to compete for a job.

Now It is not GMAC's problem or responsibility to help me find a job. But my point is this... There are other jobs to reduce the chances of this happening again. Currently MASS. Unemployment has school/educational programs that would allow me to continue to get my financial insurance benefits and at the same time go to school, to further my education, get a degree or a certification in another field. Now most of these other fields will not pay the same compensation as the auto business. But these other fields such as Nursing or Culinary have a more hi demand and with certification, finding and maintaining employment would be a lot easier then the auto business. But this is not an option unless I could reduce my overhead, if GMAC could reduce my mortgage payment. Getting this help right now would provide more for my family and future securities.

GMAC also needed help at one point did they not? Recently didn't GMAC get 3.8 billion from the U.S. Government? 3.8 billion.... You're really going to tell me GMAC can't give me a small loan in good faith after getting 3.8 billion. There isn't a program for me to reduce my payments by \$300-500 monthly? Nothing under the HAMP law I can qualify for? Or lower my interest rate? I pay my taxes. So if that aid GMAC got came from tax payer's money, I actually gave you help and now need some in return...

I do not even care if you make my loan a 35year loan, 40 year loan. Take the reduction monthly amount and add it to the end of my term. Whatever you can do to help me reduce my mortgage payments to KEEP MY HOUSE will help me. I am begging you. I need your help, please. I promise you, I GIVE YOU MY WORD! I will make it work, weather back to the auto business, or going into a new field. I beg you to give me a chance and give me a modification of some kind I will make it work.

AND ULTIMATELY YOU HAVE NOTHING TO LOSE. If you were to foreclose on my house tomorrow, you now own a house that is severely under water. If you took the time to research what the houses In this neighborhood are worth or what they are selling for after they sit. You will find you will lose 10's of thousands.... However if you allow me to keep my house and give me some kind of modification, payments can start rolling in again on a regular basis. (FYI on January 19th I offered to make a partial payment of my past due amount, I told your employee I could afford a \$1400 payment at this time. She told me if I could not pay the full \$1990 then it would not show for anything and would not stop the foreclosure review, point is I tried to give you something, that 'something' is now in a small dated envelope with "attempted to pay \$1400 on this day" ...)

Anyway with a modification I can start making regular payments again. BUT! let's say for whatever reason, 10 months from now I go backwards again and can't pay the modified payments. WHAT HAVE YOU REALLY LOSS???? Nothing... the housing market can't get any worse or that much worse in 10 months per say, so chances are it would get better. Plus you got 10 more months of payments. But ultimately you lose nothing by giving me a modification and giving me a chance in good faith to pay it... I JUST NEED A CHANCE, Please I promise you I could make it work with a \$400-500 adjustment... please.

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You got 3.8billion from the Government. You got aid when needed, I am asking for a small miniscule fraction of that help.
fraction of that help.

WHY SELLING MY HOUSE IS NOT AN OPTION: I no longer have the good credit to move forward in buying a cheaper house. If GMAC said "Todd we will guarantee you a loan for X amount so you could by a more affordable home". I would sell this house and buy a cheaper one. (Well it would have to meet a few criteria mainly staying in this school system). But GMAC isn't about to offer this are they?

Please do not think I own some big house do the amount I pay in taxes or what I owe. Do not misunderstand the situation. My taxes may be high and South Windsor Ct. may be looked upon as a "rich" town. But we have a very small house in the outskirts of this town. We can't even get a speed limit sign or watch for children sign on our road. IF you go to 99% of the other neighborhoods in this town the house's are larger, they have sidewalks, street signs, street lights. We have broken curbs, sand for our lawn, and pot holes every 30 feet. We bought a small house in this town appose to a larger house in a neighboring town for one reason.... education. Our children's education is very important to me and my fiancée. We cannot and will not jeopardize that in anyway. We have come too far and overcome too many hardships to go backwards now. I am the sole provider for my biological daughter as well as my fiancées daughter (who is 15), Because her biological father is in jail and has not supported his daughter in any way shape or form in over 14 years. He owes over 30k in past due child support.

When I met my fiancée 10 years ago she and her daughter (5 years old at the time) were living in real tough conditions. And yes I was in a tough place as well. I took them in, and together we made a family. In a short time we had another daughter together and the 4 of us lived in a 1 bedroom apt. in a real rundown neighborhood. We had a stove that didn't work, a shower that the entire tile had rotted and you could see the pipes in the wall. At the time the 5 year old was going to a school with teachers who did not care, and with other children who picked on her mentally and sometimes physically causing us to have to get the police involved on more than one occasion. For 6 years we struggled, we fought, kicked, and climbed our way out of the hole and finally into the house we currently live in and have been in. We have come from the lowest of the lowest and going back to that is not an option. We were so desperate to find a house that when I first purchased this house, my first loan agreement had a 30k balloon payment at the end of a 15 year note. But at that time I took whatever I could, I had to... But I was lucky enough to start striving in the auto business and was able to fix my credit and move forward and get a refinance. At the same time, my children attended and are still currently attending good schools with teachers who care and other students who are kind and caring. So going backwards even a small step is not an option when it comes to my children's education. And so I humbly once again ask you to consider this, a small modification in our loan helps greater than you think. Please do not try to take our home away.

WHATEVER IT TAKES: I have filled this letter with personal information on why keeping this house is so important to us, information on how I have reduced a lot of overhead. And also information on how I KNOW I COULD MAKE IT WORK, if we just got a little help. And as much as I like to think GMAC does not want to take my house away and will do everything they can to work with me. I fear this is not true so I will close with this... This is not in any way a threat of any kind, I am humbly asking GMAC to help us with

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a modification. But if you ultimately decide you WILL not help me, if you plug numbers into a small computer and that's how you review this case.... I will seek out any help I can and fight you to the very end. I am already signing up with Connecticut housing, and will be working with someone on foreclosure prevention. I am currently awaiting some more information about the HAMP programs/laws.

I will not lose this house easily and I WILL NOT consider selling it. I have plenty of fight in me. I will speak and tell my story to whoever will listen. Congressman, media, lawyers, foreclosure Judges, I am prepared to talk to anyone who will listen or anyone GMAC puts me in front of. With this letter in hand, and other documentation here as well as logs and a journal of all conversations I have had with GMAC employees, I am prepared to plead my case to anyone I have to or anyone who will listen.

IT COMES DOWN TO THIS!

With the HAMP programs and laws out there, with modification programs available backed by the US government, with the 3.8billion dollars GMAC received recently. I find it very hard to believe that there is not some sort of program out there that I qualify for. I find it impossible GMAC cannot offer me any aid. You really have nothing to lose.....

And in the end if GMAC decides NOT to help me, I am positive that someone I speak too or someone who reviews this document, after I exercise all resources and mail all the letters I can mail. I am positive someone out there WILL step in and help me keep my home if my mortgage company fails to do so. I have not lost faith in this wonderful country or the laws or the judicial system. I still believe ultimately people will do what is right. Someone will step in and not allow you to take my home, after I have offered multiple suggestions, evidence and options on how I could keep my home. And how I have worked so hard to achieve it in the first place.

Sincerely,

Todd Silber



860-922-4156